



PROBLEMS OF DROP-OUT STUDENTS IN INDIAN SLUM

Tarannum Siddiqui

Ph.D. Scholar (Economics), Singhania University, Pachari Bari, Jhunjhunu, Rajasthan, India.

ABSTRACT

The purpose of this paper is to find out the problems of drop-out students at elementary level, specially living in slum areas of India. Educational facility at elementary level and its relationship with infrastructural facilities is the main focus of this paper. Paper highlights the role of government to improve elementary education in slum areas of the country with special focus on drop-out students. Paper is mainly based on primary and secondary data/ information. Study has taken a total sample of 50 households (25 from each district) by using random sampling technique in the urban areas namely- Madiyaon slum of Lucknow in Uttar Pradesh and Dharavi slum of Mumbai in Maharashtra. Intensive interviews have been conducted to procure purpose full information. The numbers of upper primary schools were found half of the primary schools in slum areas. According to RTE Act no students could be stop or retained in any class of primary section. To stop drop out situation at elementary level of education, paper recommends opening more government upper primary schools in the slum areas. Due to limited sample size, the research results may lack generalisation. Therefore, researchers and research institutions are encouraged to test the proposed propositions further. Dropping out from elementary education in slum areas are an unexplored area of research which has been covered in this paper.

KEY WORDS: Indian slums, Problems of drop-out students, Elementary education in slum areas.

INTRODUCTION:

In slums the child suffers from many handicaps. Foremost among them is the neglect from the parental care regarding health and education. We had seen these children grow and attain youth without any preparedness for work and employment. There is absence of adequate programme for them to equip them to compete with others for modern training and employment opportunities. India has started universalization of elementary education programme which is yet to achieve the goal of universalization of elementary education.¹ Despite the government's attempt to achieve this goal through the Sarva Shiksha Abhiyan (SSA), which has a special focus on enrolment, girl's education and those belonging to disadvantaged groups. The efficiency of an education system is determined not only by enrolling more and more children but also by ensuring their retention in the system. In spite of increase in the outreach and coverage, the education system in India is characterised by the persistence of high dropouts.² This paper focus on drop-out student's living in slum areas and covers the population belonging to age group of 6 to 14 years to achieve the goal of SSA in real sense in the country. Therefore, combating with elementary education in slum is a big challenge of this era to the researchers, policy makers, planners, etc.

All characteristics are not common for all slums in the city. A slum is generally defined as a place where basic necessities of life like housing, employment, health, sanitation, drinking water, education facilities, etc., are absent. In India majority of small, mediums as well as other metropolitan cities are facing the problem of slum. Uttar Pradesh is also facing the same problem. The information regarding the identified slums and urban population of India and Uttar Pradesh during 1981-2001 is presented in Table 1. In urban India the slum population has increased from 279.1 lakh in 1981 to 618.3 lakh in 2001. During the same period the percentage of slum population to the total urban population has increased from 17.5 % in 1981 to 21.3 % 2001. During the same period in urban Uttar Pradesh the percentage of slum population to the total population has increased from 25.8 lakh (13 %) in 1981 to 77.1 lakh (21.1 %) in 2001.

Table- 1: Identified/Estimated Populations and Slum Populations In Urban India and Uttar Pradesh

Sl. No.	Year	Population (Lakh)		%
		Urban	Slum	
		India		
1	1981	1594.6	279.1	17.5
	1991	2176.1	462.6	21.3
	2001	2909.4	618.3	21.3
2	Uttar Pradesh			
	1981	199.0	25.8	13.0
	1991	276.1	58.4	21.1
	2001	365.4	77.1	21.1

Source: Compendium of Environment Statistics, 2001.

The higher percentage growth of slum population during the last two decade may

be due to the large inflow of population from rural areas to the urban areas especially searching jobs in industrial and service sector, natural growth rates, the higher wage rate in urban areas, etc. The female members of the family manage a major portion of household expenditure mainly on food and clothing. They are mainly involved in the household activities of neighboring and high income groups. Children are involved in rag picking activities instead of their education. The information regarding population and slum population of Uttar Pradesh and Lucknow Urban Area (UA) during the last two decade is presented in Table 2.

Table- 2: Estimated Population and Slum Population in Urban Uttar Pradesh & Lucknow UA 1981-2001

Sl. No.	Year	Population (Lakh)					
		Total			Slum		%
		Uttar Pradesh	Lucknow UA	%	Uttar Pradesh	Lucknow UA	
1	1981	199.0	10.07	5.06	25.8	2.85	11.05
2	1991	276.1	16.69	6.04	58.4	2.78	4.76
3	2001	365.4	22.58	6.18	77.1	3.75	4.86

Source: Compendium of Environment Statistics, 2001.

The National Sample Survey Organisation (NSSO) of the Ministry of Programme of Implementation has published the information regarding the urban slums in Uttar Pradesh and India by basic services. It is more than 91 % of the slums in India and Uttar Pradesh had facilities for safe drinking water. While only just above one fourth of the slum households in India had the facility of electricity. In Uttar Pradesh only 5.4 % of the slum population had the facility of electricity, which was less than the national average by 20.7 %. Likewise the toilet facility is only lesser percentage of the slum population of Uttar Pradesh as compared with the national level at 45.2 %. It clearly narrates the fact that basic facilities in slums in Uttar Pradesh had lesser level as compared with the national level. It may be due to various reasons like slow process of implementing slum improvement programmes, absence of external assistance as compared with other municipal towns in India, absence of trained personnel for handling the programme implementation, monitoring and evaluation, lesser level of required level of basic infrastructure as compared with other cities, etc.³

Dharavi is a locality in Mumbai, Maharashtra, India.⁴ It houses one of the largest slums in the world. Dharavi slum was founded in 1882 during the British colonial era. The slum grew in part because of an expulsion of factories and residents from the peninsular city center by the colonial government and from rural poor migrating into urban Mumbai (then called Bombay). About 33% of the population of Dharavi is Muslim, compared to 13% average population of Muslims in India. The Christian population is estimated to be about 6%, while the rest are predominantly Hindus (60%), with some Buddhists and other minority religions. Among the Hindus, about 20% work on animal skin production, tanneries and leather goods. Other Hindus specialize in pottery work, textile goods manufacturing, retail and trade, distilleries and other caste professions - all of these as small scale household operations. The slum residents are from all over India, people who

migrated from rural regions of many different states. The slum has numerous mosques, temples and churches to serve people of Islam, Hindu and Christian faiths; with Badi Masjid, a mosque, as the oldest religious structure in Dharavi.⁵

Potable water is supplied by the MCGM to Dharavi and whole Mumbai. There's a large amount of water lost by way of water thefts, illegal connection and leakage. The community also has a number of water wells that are sources of non-potable water. The original power supply was under taken by the Brihanmumbai Electricity Supply and Transport (BEST), which distributes power to the island city. Cooking gas is supplied in the form of liquefied petroleum gas cylinders sold by state-owned oil companies, as well as through piped natural gas supplied by Mahanagar Gas Limited. The open sewers in the city drain to the creek causing a spike in water pollutants, septic conditions, and foul odors. Due to the air pollutants, diseases such as lung cancer, tuberculosis, and asthma are common among residents. There are government proposals in regards to improving Dharavi's sanitation issues.

LITERATURE REVIEW:

Since independence, India has made impressive progress in widening the coverage of elementary education. At the time of independence, the gross enrolment rate in the 6-14 age groups was just 42.6 %. The rate is now as high as 96.3 %. But on the other side, the reality is that 42 % of the children enrolled still drop out before completing primary education and another 19 % drop out at class VI-VIII level. There are still at least one lakh habitations in the country having no schooling facility within one kilometre. Coupled with it there are various systemic issues like inadequate school infrastructure, poorly-functioning schools, high teacher absenteeism, large number of vacancies in teaching posts and poor quality of teaching. In short, the country is yet to achieve the goal of Universalization of Elementary Education (UEE), which means 100 % enrolment and retention of children with schooling facilities in all habitations. With the laudable goal of achieving UEE, the government has launched the Sarva Shiksha Abhiyan (SSA). The SSA seeks to provide quality elementary education including life skills for the children.⁶

The National Sample Survey Office (NSSO) 64th round survey on the participation and expenditure in education (2007-08) data observes that within the elementary school age, 12.8 % of rural children and 7.3 % of urban children are never enrolled in school, 5.3 % of rural children and 3.9 % of urban children have dropped out within this age group. This data also depicts that, among the children in the secondary school age, almost 90 % have enrolled into school but 50 % are unable to continue studying. The proportions of dropouts are 42.8 % in the rural sector and 33.3 % in the urban sector in the secondary school age.⁷

Urbanization is increasing at a rapid rate and available supply of land and housing in the urban centers cannot accommodate the surging squatter population. People are, therefore, illegally occupying land and creating their own shelters, residing in the deplorable living conditions. The population in these areas increases at a much faster rate at two or three times the rate of the urban population as a whole, while the health services, education facilities, employment opportunities and social services do not increase correspondingly. Women and children in slums are most affected as they continuously manage their daily lives and chores in this decaying environment. Most of the slum dwellers are living below poverty line. This is the root cause that parents are not interested to send their children to schools and they preferred to send their children to earn some money by doing some job in near-by locality. Most of the student leave their studies and drop-out during any stage of the class 1st to 8th.

Objectives:

1. To assess living conditions in slum areas
2. To assess educational facilities in slum areas
3. To find out the reasons of drop-out students in slum areas at elementary level
4. To examine Challenges and Policy Issues and
5. To suggest some policy measures to bring drop-out students back to main stream

METHODOLOGY:

This paper is mainly based on primary data and information. Secondary data has also been collected through different published sources, Census and through net. The study has taken a total sample of 50 households (25 from each district) by using random sampling technique in the urban areas of both slums namely- Madiyaon slum of Lucknow district in Uttar Pradesh and Dharavi slum of Mumbai in Maharashtra. A survey has been conducted by making field visit on spot during the period October- November 2015. To collect primary data and information a well-structured schedule has been prepared.

Findings on the basis of Primary Survey in Sampled Slums

Caste of Sample Household: As mention above a total number of 50 families were survey to prepared primary data and information. 25 families from each slum located in Lucknow and Mumbai were concerted and incurred different information related to their living condition as well the impact of slum on the education of their children. Out of 25 household in Madiyaon slum in Lucknow four families were belonging to general caste, 7 families were from SC, 3 were ST and

highest number of family which was 11 belonging to OBC. Similarly in Dharavi slum of Mumbai 8 family were from general caste, 4 were SC and 13 families was OBC. All these families were having drop out children. It has been observed that highest number of drop-out children belonging to OBC both in Lucknow and Mumbai Slum.

Religion of Sample Household: It has also been enquired about the religion of sampled families. Table 3 indicates that Hindu and Muslim were the highest (44 % each) in Madiyaon slum of Lucknow. 56 % families were Hindu and 28 % families were Muslim in Dharavi slum of Mumbai. As far as Christian and Sikh religion is concerned only 2 families in Lucknow and 1 Family in Mumbai was belonging to Christian religion while 1 Family in Lucknow and 3 Families in Mumbai were belonging to Sikh religion. As a matter of fact we could not take Jainism and Buddhism in our sampled household.

Table-3: Religion of Drop-out Family Members

Sl. No.	Religion	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	Hindu	11 (44.00)	14 (56.00)
2	Muslim	11 (44.00)	7 (28.00)
3	Christian	2 (8.00)	1 (4.00)
4	Sikh	1 (4.00)	3 (12.00)
	Total	25 (100.00)	25 (100.00)

Source: Field Survey 2015

Married Status of Drop-out Family head: It has been inquired that marital status of family head, due to the reason that most of drop-out children in Dharavi slum of Mumbai were deprived of either father's or mother's blessing as they died due to unhygienic conditions in slum area. Out of 25 families in Dharavi slum of Mumbai 6 (24%) families were married and Out of 25 families in Madiyaon slum of Lucknow 14 (56%) families were married. Out of 25 families in Dharavi slum of Mumbai 12 (48%) families were pulled by widowed. Similarly 7 (28%) widowed out of 25 families were running their families in Madiyaon slum of Lucknow. As well as out of 25 families in Dharavi slum of Mumbai 7 (28%) families were pulled by divorced. Similarly 4 (16%) divorced out of 25 families were running their families in Madiyaon slum of Lucknow. This is one big cause of the negligence of children study and finally dropping out from school occurred.

Families below poverty line in slum areas: Poverty is one of the most effecting factors for drop-out cases. Due to this factor most of the students are not able to complete their education continuously and smoothly even up to elementary level. Most of these 6 to 14 years age group students leave their education without completing education up to upper primary level and involve in some economic activity to support their family. This creates child labour and is socially and legally an illegal act. However, right to education act (RTE) emphasize, that every child has to get free education up to upper primary level under the SSA programme. Also free Mid-Day-Meal (MDM) provided to them every day to retain them in the school. Even then, due to poverty drop-out cases cannot be controlled up to a satisfactory level. This is more-true in case of student belonging to a family living in slum areas of the town. It has been observed that 66 % sampled families were living below poverty line of both the slums. 30 % families were above the poverty line and 4% were not aware about their family economic status. If we analyze both the district separately then Dharavi slum of Mumbai has 72% sampled families living below poverty line as compare to Madiyaon slum of Lucknow where 60% sampled families living below poverty line (Table-4).

Table-4: Families below poverty line in slum areas

Name of Slum	Below Poverty Line			Total
	Yes	No	Don't Know	
Madiyaon (Lucknow)	15 (45.45)	8 (53.33)	2 (100.00)	25 (50.00)
Dharavi (Mumbai)	18 (54.55)	7 (46.67)	-	25 (50.00)
Total	33 (100.00)	15 (100.00)	2 (100.00)	50 (100.00)

Source: Field Survey 2015

Basic Amenities in Slum Areas:

Basic amenities for living, such as, type of house, kitchen and cooking fuel, source of drinking water and electricity etc. of the sampled household were also observed and enquired by making a field survey in the slum which has been given below:

Type of houses: Sampled families having drop-out children residing in what type of houses has also been recorded. It has been found that 44 % families in Madiyao slum of Lucknow were living in Pucca houses and 60% families in Dharavi slum of Mumbai were living in Pucca houses. 40% families in Madiyao slum of Lucknow were living in Semi-Pucca houses and 28% families in Dharavi slum of Mumbai were living in Semi-Pucca houses. Remaining other 4 % families of Madiyao slum of Lucknow were living in Katcha houses and 3 % families in Dharavi slum of Mumbai were living in Katcha houses.

Picture-1: A Katcha House in Madiyaon Slum of Lucknow



Basic Amenities for Cooking Meal in Houses: Sampled families having drop-out children residing in slum areas are having three types of fire media using for cooking in their houses i.e. LPG connection, Kerosene oil and fire wood in their houses. It has been found that 48 % houses in Madiyao slum of Lucknow were having LPG Connection and 64 % houses in Dharavi slum of Mumbai were having LPG Connection for cooking their meal and they were also having electric connection in their houses. 24 % in Lucknow and 28 % in Mumbai slum were using Kerosene oil and remaining 28 % in Lucknow and 8 % in Mumbai slum were using Fire wood for cooking their meal.

Source of Drinking Water: Most of the houses in both the slums were having corporation tap for safe drink water. 68 % houses in Madiyao slum of Lucknow and 76 % houses in Dharavi slum of Mumbai were having Municipal Tap Connection in their houses while 24 % houses in Madiyao slum of Lucknow and also 24% houses in Dharavi slum of Mumbai were using government tube wells or hand-pumps for drinking water. Only 8 % houses in Madiyao slum of Lucknow were found using open-wells and fetching water for drinking and other purposes of daily life.

Educational facility in Slum Areas:

Primary Schools in Slum: A total number of 9 primary schools are there in Madiyaon slum of Lucknow district in Uttar Pradesh and 11 primary schools are there in Dharavi slum of Mumbai in Maharashtra. Out of these primary schools 3 are of Municipal, 5 are of government and 1 is private in Madiyaon slum of Lucknow. Similarly, 6 are of Municipal, 3 are of government and 2 are private in Dharavi slum of Mumbai in Maharashtra. However, the number of primary schools are sufficient to cover the population area and to provide education to primary level students but few pockets are away the distance of 1 km which is the norm laid by the government. So, few more primary schools are required in the areas of these slums (Table-5).

Table-5: Number of Primary School in Slum Areas

Sl. No.	Primary Schools	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	Municipal	3 (33.33)	6 (54.55)
2	Government	5 (55.56)	3 (27.27)
3	Private	1 (11.11)	2 (18.18)
	Total	9 (100.00)	11 (100.00)

Source: Field Survey 2015

Upper Primary Schools in Slum: There are 4 Upper Primary Schools running in Madiyaon slum of Lucknow district in U.P. and 7 Upper Primary Schools are running in Dharavi slum of Mumbai in Maharashtra. Out of these Upper Primary Schools, 1 is of Municipal Upper Primary School and 3 are of Government Upper Primary Schools in Madiyaon slum of Lucknow. Similarly, 2 are of Municipal Upper Primary Schools, 4 are of Government Upper Primary Schools

and 1 is of private Upper Primary School in Dharavi slum of Mumbai in Maharashtra (Table-6). As compare to Primary Schools in these slum areas of both the districts Upper Primary Schools are lesser in numbers. According to RTE Act no students could be stop or retained in any class of primary section. So once a group of students clear the primary section of schooling then half of them are not able to get admission in Upper Primary Schools. This creates Drop-out condition for those students who were not able to get admitted in Upper Primary Schools. This section of students bound to stay at home or involve in some economic activity. It also creates the problem of child labour in the society which is illegal. So here we recommended as a policy matter to open few new government Upper Primary Schools in the slum areas of both the districts.

Table-6: Number of Upper Primary School in Slum Areas

Sl. No.	Upper Primary Schools	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	Municipal	1 (25.00)	2 (28.57)
2	Government	3 (75.00)	4 (57.14)
3	Private	-	1 (14.29)
	Total	4 (100.00)	7 (100.00)

Source: Field Survey 2015

Total Number of Children in Sampled Families: A total number of children in sampled families were 35 in Madiyaon slum of Lucknow district in Uttar Pradesh and 42 in Dharavi slum of Mumbai in Maharashtra. Out of these 35 children in Madiyaon slum of Lucknow 14 were boys and 21 were girls. At the same time out of 42 children of Dharavi slum of Mumbai 18 were boys and 24 were girls (Table-7).

Table-7: Total Number of Children in Sampled Families

(6-14 Years of age)

Sl. No.	Gender	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	Boys	14 (40.00)	18 (42.86)
2	Girls	21 (60.00)	24 (57.14)
	Total	35 (100.00)	42 (100.00)

Source: Field Survey 2015

Total Number of Drop-out Students in Slum areas: As we have observed that a total number of 12 children out of 35 children have left their study in Madiyaon slum of Lucknow and 16 children out of 42 children of Dharavi slum have left their studies from different stages of elementary education. Out of these 12 children in Madiyaon slum of Lucknow 41.67 % were boys and 58.33 were girls. Similarly, out of 16 drop-out children in Dharavi slum of Mumbai 43.5 % were boys and 56.25 were girls. It has been found that drop-out among girls were high as compare to boys in both the slums (Table-8).

Table-8: Total Number of Drop-out Students in Slum areas

(6-14 Years of age)

Sl. No.	Gender	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	Boys	5 (41.67)	7 (43.75)
2	Girls	7 (58.33)	9 (56.25)
	Total	12 (100.00)	16 (100.00)

Source: Field Survey 2015

Class and Gender wise Total Number of Drop-out Children: Table 9 depicts, class and gender wise drop-out children in Lucknow and Mumbai slums. It shows that the highest numbers of students have left their studies from the class 5th and girls were higher in leaving school as compare to boys in both the slums. More than 42% girls left their studies from class 5th while 40% boys of Madiyaon slum of Lucknow drop-out from their studies. From Dharavi slum of Mumbai the highest drop-out (42.86 %) was found among boys from class 7th.

Table-9: Class and Gender wise total number of school Drop-out children (6-14 Years of age)

Sl. No.	Class	Madiyaon (Lucknow)	Dharavi (Mumbai)		
		Boys	Girls	Boys	Girls
1	I	2 (40.00)	1 (14.29)	-	-
2	V	2 (40.00)	3 (42.86)	2 (28.57)	4 (44.44)
3	VI	1 (20.00)	1 (14.29)	1 (14.29)	3 (33.33)
4	VII	-	2 (28.57)	3 (42.86)	-
5	VIII	-	-	1 (14.29)	2 (22.22)
	Total	5 (100.00)	7 (100.00)	7 (100.00)	9 (100.00)

Source: Field Survey 2015

Picture-2:

Drop-out children in Madiyaon Slum

**Picture-3:**

Drop-out children in Dharavi Slum



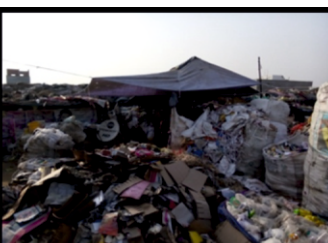
Current Position of Drop-Out Children: Table 10 is showing current position of drop-out children in both the slum areas. It shows that after leaving the studies most of the children are working somewhere to earn money. 50 % Drop-out children were working somewhere in Madiyaon slum and around 44 % of Dharavi slum children were working to earn money in support of their families. More than 16 % in Madiyaon slum of Lucknow and more than 37 % of Dharavi slum's children were not doing anything and wondering here and there without any job. In Madiyaon slum of Lucknow more than 16 % Drop-out students left and went to grandmother house. Due to marriage 8.33 % in Lucknow slum and 12.50 % in Mumbai slum girl's students left their studies.

Table-10: Current Position of Drop-out Children

Sl. No.	Current Position	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	Working somewhere	6 (50.00)	7 (43.75)
2	Wondering here and there	2 (16.67)	6 (37.50)
3	Any other, describe:		
(i)	Grant-Mother house	2 (16.67)	-
(ii)	Marriage	1 (8.33)	2 (12.50)
(iii)	Death	1 (8.33)	1 (6.25)
	Total	12 (100.00)	16 (100.00)

Source: Field Survey 2015

Picture 4 and 5 shows place of working of drop-out children in Madiyaon slum of Lucknow.

Picture-4**Picture-5**

Picture 6 and 7 shows place of working of drop-out children in Dharavi slum of Mumbai.

Picture-6**Picture-7**

Drop-out children interested in study: In the both slum we have enquired that how many children out of drop-out children interested in study and have found that 25% of Madiyaon slum in Lucknow and more than 43% in Dharavi slum of Mumbai were interested to join study once again. But maximum number of children such as 75% of Madiyaon slum and 56% of Dharavi slum were not interested to continue their studies because they are more interested in the job they are performing and earning some money to support their parents and for their own pockets money.

Reasons of Drop-Out Children: It has been found that maximum drop-out children due to the economic reason of the family in both the slum and other reason was due to domestic work as well not interested in study. If we look carefully in both the slums then it has been found that 24% of Madiyaon slum in Lucknow were drop-out due to the poor economic family background, so as in Dharavi slum of Mumbai 16% student drop-out due to the same reason. Other reasons of drop-out children in both the slum especially Dharavi slum of Mumbai were child sickness, distance of school, help in business to their parents, due to religious problem, making teasing by classmates, mental problem and due to health problem (Table-11).

Table-11: Reason of Drop-out

Sl. No.	Reason	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	To look after sibling	1 (4.00)	1 (4.00)
2	Sickness of mother	3 (12.00)	-
3	It is not good to provide girls education	2 (8.00)	4 (16.00)
4	Domestic work	3 (12.00)	3 (12.00)
5	Due to non-availability of own house	1 (4.00)	-
6	Not interested in study	3 (12.00)	3 (12.00)
7	Non availability of other family members	1 (4.00)	-
8	Not getting scholarship	1 (4.00)	-
9	Due to failure two times in the same class	2 (8.00)	-
10	Economic problems	6 (24.00)	4 (16.00)
11	Death of father	1 (4.00)	1 (4.00)
12	Child Sickness	1 (4.00)	1 (4.00)
13	Distance of upper primary school	-	1 (4.00)
14	Help to business	-	2 (8.00)
15	Religious problem	-	2 (8.00)
16	Making teasing in classmate	-	1 (4.00)
17	Mental problem	-	1 (4.00)
18	Lack of health centre	-	1 (4.00)
	Total	12 (100.00)	16 (100.00)

Source: Field Survey 2015

Drop-out Students Benefited Through Government Schemes: It has been found that all the drop-out children were benefited only by the 3 schemes those are free text book, Mid- Day Meal and common scholarship scheme. Not even in single student respondent that he was ever being benefited schemes like- Attendance scholarship, merit scholarship, SC/ST/OBC scholarship, handicapped scholarship, poor chit fund scholarship and other benefit of girl's scholarship.

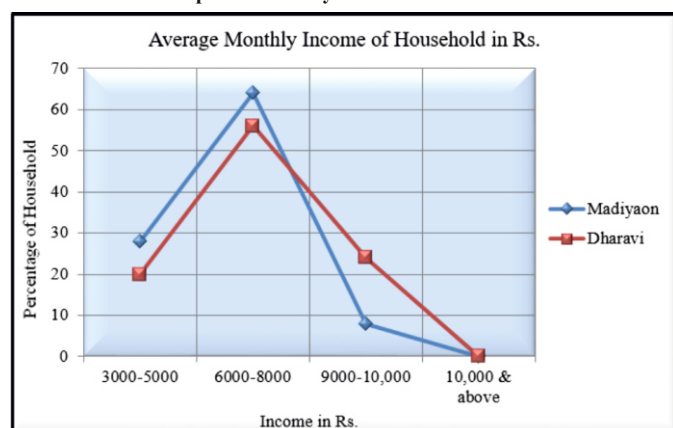
Average Monthly Income of Household: Most of the family in both the slum area, were earning a monthly income between of Rs. 6 to 8 thousand. 64% of Madiyaon slum in Lucknow and 56% of Dharavi slum in Mumbai were in this category of monthly income. Other 28% of Madiyaon slum in Lucknow and 20% of Dharavi slum in Mumbai were earning monthly income between of Rs. 3 to 5 thousand. A few families (8%) of Madiyaon slum in Lucknow were earning monthly income of Rs. 9 to 10 thousand. However, in Dharavi slum of Mumbai 24% of families come under these categories of monthly income (Table- 12). It has been also depicted through graph which indicates that in Dharavi slum the numbers of families are having better monthly income as compare to Madiyaon slum of Lucknow (Graph- 1).

Table-12: Average Monthly Income of Household (in Rs.)

Sl. No.	Monthly Income	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	3000-5000	7 (28.00)	5 (20.00)
2	6000-8000	16 (64.00)	14 (56.00)
3	9000-10,000	2 (8.00)	6 (24.00)
4	10,000 & above	-	-
	Total	25 (100.00)	25 (100.00)

Source: Field Survey 2015

Graph- 1: Monthly Income of Household



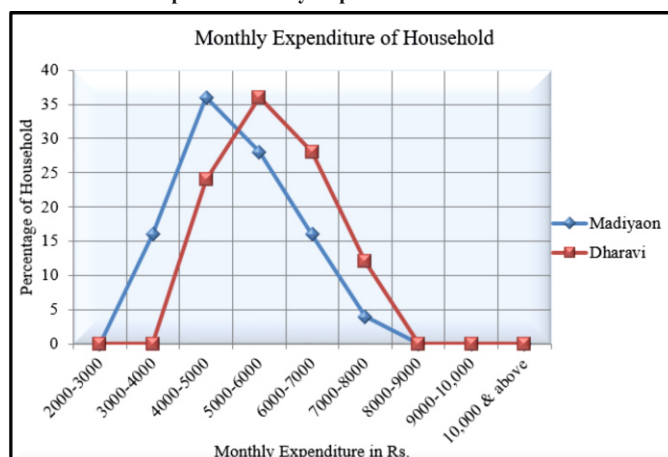
Average Monthly Expenditure of Household: As for as monthly expenditure of household is concerned it has been found that maximum family come in the slab of Rs. 5 to 7 thousand a month. However, 36% of the sampled families in Madiyaon slum were managing their monthly expenditure of Rs. 4 to 5 thousand while 24% families of Dharavi slum in Mumbai were managing their expenditure in this slab. 4% in Madiyaon slum of Lucknow and 12% in Dharavi slum of Mumbai were making monthly expenditure between of Rs. 7 to 8 thousand. Only 16% families of Madiyaon slum of Lucknow were managing their family monthly expenditure between of Rs. 3 to 4 thousand (Table- 13).

Table-13: Average Monthly Expenditure of Household (in Rs.)

Sl. No.	Monthly Expenditure	Madiyaon (Lucknow)	Dharavi (Mumbai)
1	3000-4000	4 (16.00)	-
2	4000-5000	9 (36.00)	6 (24.00)
3	5000-6000	7 (28.00)	9 (36.00)
4	6000-7000	4 (16.00)	7 (28.00)
5	7000-8000	1 (4.00)	3 (12.00)
	Total	25 (100.00)	25 (100.00)

Source: Field Survey 2015

Graph- 2: Monthly Expenditure of Household



It is easy to access the condition of families and as a whole the condition of living in slum a low income and expenditure makes life horrible. Due to this reason children of such families residing in slum areas this continue their education and involve in some economic activities to support their families. This is also depicted through the graph-2 which shows the monthly expenditure in Dharavi slum of Mumbai is higher than that of Madiyaon slum of Lucknow.

Policy Implications: One of the major problems in urban development is that those who talk about development, who are entrusted with responsibility for the planning and implementation of development, are very often far removed from those, to whom development matters the most. The cities have wealth but the poor who live in them do not share that. They serve the city, clean the house of the rich and cook for them, they provide labour for factories, shops and restaurants, they are the main carriers of goods, and yet they continue to be poor. The planning system has not placed them properly because master plans aim at the creation of regulated and zonal segments of an unaffordable nature. From time to time political solutions are attempted such as granting legal documents to people who have already helped themselves to get land and who even without the legal documents, would manage to survive on it.

It is only in this perspective that issues like urban financing, town planning, environment, health, education and transport issues can be meaningfully addressed. Particularly nothing has been done in respect of education of the children residing in slum areas through planning. We must focus on the issue of continuous education of the children residing in slum areas. So they can become a good citizen of the country. Apart from central, state and local governments NGO should also come forward to help such deprived children of the society. Care must be taken that not even a single child remain deprived or drop-out from any stage of his/her carrier of studies at least up to elementary level of education. The developmental wisdom can be attained by adequately compartmentalizing the big galaxy of problems into relevant and actionable clusters in two ways. Basic poverty, which demonstrate itself in low income, inadequate nutrition and all basic amenities, limited or no education, low skills and no or inadequate income etc.

CONCLUSION AND SUGGESTIONS:

Paper concludes that India has yet to achieve the targeted goal of Universalization in Elementary Education. The government has launched the SSA, which is trying to face this challenge by developing awareness among the disadvantaged group of society. The non-government organisations have also taking care and participating as facilitators of the SSA in many states of India. But the ground reality, however, is that the students belonging to the disadvantaged families still do not attend classes regularly. Even if they are induced to get enrolled in formal schools, it is very difficult to retain them in school till they complete the primary education. On the basis of the field data collected from the Lucknow and Mumbai Slum, to find out the reasons, explain the drop-out students in the age group of 6-14, particularly living in slum areas are from very poor economic background. The scenario is not expected to change radically unless the basic socio-economic issues related to the disadvantaged families are addressed properly.

However, the number of primary schools are sufficient to cover the population area and to provide education to primary level students but few pockets are away the distance of 1 km which is the norm laid by the government. So, few more primary schools are required in the areas of these slums. According to RTE Act no students could be stop or retained in any class of primary section. So once a group of students clear the primary section of schooling then half of them are not able to get admission in upper primary schools. This may create drop-out condition for those students who were not able to get admitted in upper primary schools. This section of students bound to stay at home or involve in some economic activity. It also creates the problem of child labour in the society which is illegal. So here we recommend as a policy matter to open more government upper primary schools in the slum areas of both the districts.

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